



USDA, RURAL DEVELOPMENT 502 DIRECT LOAN PROGRAM MAXIMUM ADJUSTED** INCOME LIMITS

County/Area	Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
MSA Bangor	Very Low	19,000	21,750	24,450	27,200	29,350	31,500	33,700
	Low	30,450	34,800	39,150	43,500	47,000	50,500	53,950
	38 Year Term	22,850	26,100	29,350	32,600	35,200	37,850	40,450
MSA Lewiston	Very Low	17,850	20,400	22,950	25,550	27,550	29,600	31,650
	Low	28,600	32,700	36,800	40,900	44,150	47,400	50,700
	38 Year Term	21,450	24,500	27,550	30,650	33,100	35,550	38,000
MSA Portland	Very Low	22,550	25,750	29,000	32,200	34,800	37,350	39,950
	Low	36,050	41,200	46,350	51,500	55,650	59,750	63,900
	38 Year Term	27,050	30,900	34,800	38,650	41,750	44,800	47,900
MSA Portsmouth	Very Low	24,350	27,850	31,300	34,800	37,600	40,350	43,150
	Low	39,000	44,550	50,100	55,700	60,150	64,600	69,050
	38 Year Term	29,250	33,400	37,600	41,750	45,100	48,450	51,800
Androscoggin (Non MSA Area only)	Very Low	18,500	21,150	23,800	26,450	28,550	30,700	32,800
	Low	29,600	33,850	38,100	42,300	45,700	49,100	52,500
	38 Year Term	22,200	25,400	28,550	31,750	34,300	36,800	39,350
Aroostook, Franklin, Oxford, Penobscot (Non-MSA Only), Piscataquis, Somerset, Waldo, & Washington	Very Low	17,050	19,500	21,900	24,350	26,300	28,250	30,200
	Low	27,250	31,150	35,050	38,950	42,100	45,200	48,300
	38 Year Term	20,450	23,400	26,300	29,200	31,550	33,900	36,250
Cumberland (Non MSA Areas only)	Very Low	19,100	21,850	24,550	27,300	29,500	31,650	33,850
	Low	30,600	34,950	39,300	43,700	47,150	50,650	54,150
	38 Year Term	22,950	26,200	29,500	32,750	35,400	38,000	40,600
Hancock	Very Low	17,650	20,150	22,700	25,200	27,200	29,250	31,250
	Low	28,200	32,250	36,300	40,300	43,550	46,750	50,000
	38 Year Term	21,150	24,200	27,200	30,250	32,650	35,100	37,500
Kennebec	Very Low	17,850	20,400	22,950	25,550	27,550	29,600	31,650
	Low	28,600	32,700	36,800	40,900	44,150	47,400	50,700
	38 Year Term	21,450	24,500	27,550	30,650	33,100	35,550	38,000
Knox	Very Low	17,950	20,500	23,050	25,650	27,700	29,750	31,800
	Low	28,750	32,850	36,950	41,050	44,300	47,600	50,900
	38 Year Term	21,550	24,600	27,700	30,750	33,200	35,650	38,150
Lincoln	Very Low	18,550	21,200	23,850	26,550	28,650	30,750	32,900
	Low	29,750	34,000	38,250	42,500	45,900	49,300	52,700
	38 Year Term	22,300	25,450	28,650	31,850	34,400	36,900	39,450
Sagadahoc	Very Low	20,200	23,100	25,950	28,850	31,150	33,450	35,750
	Low	32,300	36,950	41,550	46,150	49,850	53,550	57,250
	38 Year Term	24,250	27,700	31,150	34,600	37,400	40,150	42,950
York (Non MSA Areas only)	Very Low	20,100	23,000	25,850	28,750	31,000	33,300	35,600
	Low	32,200	36,800	41,400	46,000	49,700	53,350	57,050
	38 Year Term	24,150	27,600	31,000	34,450	37,250	40,000	42,750

** Adjusted Income equals Gross Annual Household Income minus the following deductions if they apply:

\$480 per child under 18; \$400 for elderly/disabled family; Cost of child care for children 12 or under
Unreimbursed medical expenses in excess of 3% of gross income for elderly/disabled families

Area	Towns included
MSA Bangor	Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Indian Island, Kenduskeag, Milford, Old Town, Orono, Orrington, Veazie, Winterport (Waldo Co)
MSA Lewiston/Auburn	Auburn, Greene, Lewiston, Lisbon, Mechanic Falls, Poland, Sabattus, Turner, Wales
MSA Portland (Cumberland County)	Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth
MSA Portland (York County)	Buxton, Hollis, Limington, Old Orchard Beach
MSA Portsmouth/Rochester (York)	Berwick, Eliot, Kittery, South Berwick, York

03/03/2005